

EXHIBIT 3

EXHIBIT B
LOAN TERM SHEET

The following loan agreement dated November 11, 2022, and is an extension of the loan agreement dated January 24th, 2022, and incorporates all of the terms of the Master Loan Agreement entered into by Genesis Global Capital, LLC ("Genesis") and Digital Currency Group, Inc ("Digital Currency Group") on May 16th, 2018 and the following specific terms:

Lender:	Genesis
Borrower:	Digital Currency Group
Borrowed Asset:	USD
Amount of Borrowed Asset:	100,000,000 USD
Borrow Fee:	12.00% annual
Loan Type:	Fixed Term
Maturity Date:	May 11, 2023
Collateral:	-
Margin Limit:	0.00% of loan value (on a net loan basis)
Margin Refund:	0.00% of loan value (on a net loan basis)
Initial Margin Requirement:	0.00% of loan value (on a net loan basis)

Genesis Global Capital, LLC

Digital Currency Group, Inc

DocuSigned by:
By: Arianna Pretto-Sakmann
Name: Arianna Pretto-Sakmann
Title: Chief Legal Officer

DocuSigned by:
By: Mike Katz
Name: Mike Katz
Title: Director of Legal